

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Brian A Lenderman
Kelly A Garfias-Lenderman
Debtor(s)

Case No. 16-29256

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2016.
- 2) The plan was confirmed on 11/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/22/2020.
- 5) The case was dismissed on 10/30/2020.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,238.62
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$36,238.62**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,027.93
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,027.93**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Secured	17,676.67	17,676.67	17,676.67	13,367.23	2,304.36
CAPITAL ONE BANK USA	Unsecured	335.00	335.68	335.68	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	290.00	328.65	328.65	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	4,890.00	5,080.78	5,080.78	0.00	0.00
DIRECTV	Unsecured	100.00	100.55	100.55	0.00	0.00
DIRECTV	Unsecured	62.00	62.18	62.18	0.00	0.00
FORTIVA	Unsecured	927.00	947.02	947.02	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	227.72	227.72	98.95	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	21.80	21.80	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	5,000.00	8,215.80	8,215.80	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,500.00	1,994.00	1,994.00	866.28	0.00
LVNV FUNDING	Unsecured	549.00	474.65	474.65	0.00	0.00
MADRONA VILLAGE HOMEOWNERS	Unsecured	1,199.00	2,282.34	2,282.34	0.00	0.00
NICOR GAS	Unsecured	NA	276.00	276.00	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	683.60	683.60	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	332.00	308.45	308.45	0.00	0.00
CHAMPION FIRST	Unsecured	244.00	NA	NA	0.00	0.00
COMCAST	Unsecured	111.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	332.00	NA	NA	0.00	0.00
ACN COMMUNICATIONS SERVICES IN	Unsecured	210.00	NA	NA	0.00	0.00
AMBIT CREDIT PROTECTION ASSOC	Unsecured	72.00	NA	NA	0.00	0.00
AT&T	Unsecured	500.00	NA	NA	0.00	0.00
ATHLETIC CO	Unsecured	318.00	NA	NA	0.00	0.00
KINDER CARE LEARNING CENTERS	Unsecured	355.00	NA	NA	0.00	0.00
LAKE COUNTY RADIOLOGY ASSOC	Unsecured	53.00	NA	NA	0.00	0.00
PEOPLES ENERGY	Unsecured	38.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DIRECTV	Unsecured	240.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMIN	Unsecured	454.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	347.00	NA	NA	0.00	0.00
US XPRESS CD COMPANY DRIVERS	Unsecured	124.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	6,563.03	NA	NA	0.00	0.00
NORTHSHORE UNIVERSITY HEALTH	Unsecured	701.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HEALTHC	Unsecured	250.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,015.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	2,308.00	2,308.17	2,308.17	0.00	0.00
SPRINT CORP	Unsecured	NA	299.82	299.82	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	15,288.03	15,288.03	15,288.03	11,585.62	1,988.25
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$32,964.70	\$24,952.85	\$4,292.61
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$32,964.70	\$24,952.85	\$4,292.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,221.72	\$965.23	\$0.00
TOTAL PRIORITY:	\$2,221.72	\$965.23	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,725.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,027.93</u>	
Disbursements to Creditors	<u>\$30,210.69</u>	
TOTAL DISBURSEMENTS :		<u>\$36,238.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2020

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.